

Q: I just qualified for Extra Help but haven't yet been enrolled in a Prescription Drug Plan. I need one of my prescriptions right away, but it's very expensive. What should I do?

If you have qualified Extra Help (Low income Subsidy), you might be eligible for the LiNet program.

Medicare's Limited Income NET (LiNET) program provides immediate prescription drug coverage for people with Medicare who qualify for Extra Help, but haven't been autoenrolled in a Medicare Prescription Drug Plan.

The LiNet program covers all Part D covered drugs, and there are no network pharmacy restrictions during this time period. You will be charged the reduced copayment based on the level of Extra Help you get.

There are two ways that LiNET may assist you. The first is Point of Sale prescription drug coverage.

If a pharmacy has reasonable assurance that

you are eligible for Medicaid or Extra Help (and you have no other Part D drug coverage), the pharmacy can submit the claim to the LiNET program.

A pharmacy can check if you qualify for Extra Help through Medicare's online eligibility system or with one of the following documents

- A copy of your Medicaid card with your name and effective eligibility date
- Documentation that shows Medicaid status, such as a copy of a state document, a printout from the state electronic enrollment file, or a screen print from the state's Medicaid system
- A copy of one of these letters from Social Security:
 - "Notice of Award"
 - "Notice of Change" indicating an award increase
 - "Notice of Planned Action" indicating an award reduction
 - "Notice of Important Information" indicating

no change to the person's award

The second way you may benefit from the LiNet program is through reimbursement of your prescription cost. This is called retroactive coverage.

If you are eligible for retroactive coverage, you will have received a yellow auto-enrollment notice in the mail with "CMS Product No. 11429 – YELLOW" printed in the bottom right corner. This letter also explains how to request reimbursement.

Those who are eligible will be reimbursed the money you paid out-of-pocket for your covered Part D prescriptions, minus any applicable copayments.

If you or someone you know needs help understanding the LiNet program, Extra Help, or anything else related to Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.